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Sheet	1	of	2

	Complete if Known	APE.	
Application Number	09/996,065	10 · · · · · · · · · · · · · · · · · · ·	1
Filing Date	November 28, 2001		de
First Named Inventor	Frank ZIZZAMIA	OCT 15 200B	,
Group Art Unit	2166	10	À
Examiner Name	Robert D. Rines	132	رق
Attorney Docket Number	098056/120	TRADEMA	

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No.1	U.S. Patent Doo Number Kind (if kn	Code ²	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner	Cite	For	eign Patent D	ocument	Name of Patentee or	Date of Publication	Pages, Columns, Lines, Where Relevant	
Initials*	No.1	Office ³	Number ⁴	Kind Code ⁵ (<i>if known</i>)	Applicant of Cited Document	of Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	Т ₆
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PTO/SB/08b (09-08)

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Substitute for form 1449/PTO	Complete if Known		
Substitute for form 1445/1 10	Application Number	09/996,065	
INFORMATION DISCLOSURE	Filing Date	November 28, 2002	
STATEMENT BY APPLICANT	First Named Inventor	Frank Zizzamia	
(Use as many sheets as necessary)	Art Unit	2166	
(USE as many sheets as necessary)	Examiner Name	R.D. Rines	
Sheet 2 of 2	Attorney Docket Number	098056/00120	

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	N	Dionne, Georges. "Handbook of Insurance" Copyright 2000. Kluwer Academic Publishers Group.	
	0	Clapp, John M., Fields, Joseph A., Ghosh, Chinmoy. "An Examination of Profitability in Spatial Markets: The Case of Life Insurance Agency Locations" Sep 1990.	
		Journal of Risk and Insurance. Vol. 57, Iss. 3.	_

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